Note to KRS and KTRS Retirees:

Retirees who are no longer actively employed -

You may not complete your retirement elections using the Web Enrollment System. You must complete a paper application for your retirement health insurance and submit it to your retirement agency.

Pre-65 retirees who have returned to work -

Please refer to the instructions below regarding your enrollment choices:

KRS Retirees – If you have returned to work, you may choose one of these three scenarios:

- a. An insurance plan with KRS, and a waiver with no HRA with your active company
- b. A waiver with no HRA with KRS, and an insurance plan with your active company.
- c. A waiver with no HRA with KRS, and a waiver with HRA with your active company.

KTRS Retirees – If you have returned to work, you may choose one of these two scenarios:

- a. A waiver with no HRA with KTRS, and an insurance plan with your active company.
- b. A waiver with no HRA with KTRS, and a waiver with HRA with your active company.

Post-65 retirees who have returned to work -

If you are receiving KRS or KTRS funds towards a Medicare Supplemental plan, you are NOT eligible to receive state funding through your active employer for either a stand-alone HRA or an insurance plan. This means if you waive through your employer, you will not receive an HRA. It also means if you choose an insurance plan through your employer, you will not receive state funding towards the cost of the plan. You will be responsible for paying the entire premium each month.

A. Logging In

1	Have your password ready.
	During Open Enrollment, your password will be mailed to your home, prior to the beginning of the enrollment period. If you have not received your password, contact your insurance coordinator or the Department for Employee Insurance.
	New Employees enrolling for the first time, please obtain your Web Enrollment password sheet from your insurance coordinator and log onto the internet.
	Note: You may use a home computer or a public computer when logging in.
2	Go to https://openenroll.ky.gov . To enlarge the page so the welcome page fills your entire screen click on the middle button located on the top right hand side of your screen. It should look like this:
	You may also access the Web Enrollment System from www.KEHP.ky.gov . A link to "Your KEHP Online Access" is provided.
	Review the instructions on the welcome page, then click the "Continue" button at the bottom
3	of the screen. If you are unable to see the continue button, please scroll down to the bottom of the screen using your arrow keys or the scroll bar on the right hand side of the screen.
	Continue

Enter your social security number, date of birth and your Web Enrollment password, then click the "Login" button. These three (3) pieces of information allow you secure and private access to the program and also ensure no other person can log in and access your account. **Enter Your Login Credentials** Notes: • Please ensure your Num Lock is ON and your Social Security Number: 999999999 Caps Lock is OFF. ######## • Do not put dashes in the social security number. 4 Date of Birth: 12/12/1955 • Use the date format shown. MM/DD/YYYY • Make sure the first 2 letters of the password are capitalized. Password: • After three (3) tries, you will be locked out and will need to contact vour Insurance Coordinator or the **Department for Employee Insurance** Exit Login for a new password. Your "Employee Plan Elections" Screen will be displayed. Click on the plan year you wish to review. During Open Enrollment, this function will allow you to enroll yourself as well as 5 review your current enrollment selections.

B. Personal Information

On the "Employee Plan Elections" screen, please click on the 'Select' link to view or edit a Year Status Date Company Plan Choice Option Level 1 Select 2006 Active 1/1/2006 55794 143 - KY Employee Health Plan Enhanced Family Select 2007 Unedited 1/1/2007 55794 143 - KY Employee Health Plan | Enhanced | Family If you are first directed to the demographics information, please complete all fields and click the "Update Information" button. Update Information If your demographics information has already been entered or you have just finished entering the information and clicked on the "Update Information" button referenced above, a summary of your information will be displayed for review. If a correction is necessary, click on "Change Information", update the information, and then click on "Update Information." If everything looks correct, click the "Keep" button. **Review Personal Information** 2 Please review the following information for accuracy DOE, JANE I Name: Address: 45 ANYWHERE BLVD FRANKFORT, KY 40601 Phone #: 502-222-2222 Gender: FEMALE Marital Status: SINGLE Date of Birth: 12/12/1955 EMail: JANE.DOE@KY.GOV Keep Change Information

At "Member Main Menu", please go through the options in numerical order:

First, enroll in Health Insurance or Waive your insurance benefit.

Second, choose whether to enroll in a Flexible Spending Account (FSA). You may enroll in both types (Health Care and Dependent Care) if desired.

Third, click on "Enrollment Complete". Do not click on this until you are absolutely sure you have explored all your enrollment options and are finished with your elections.

Member Main Menu

1. Health Insurance or Waive

2. Commonwealth Choice FSAs

3. Enrollment Complete

C. Selecting a Health Insurance Plan or Waiving your Insurance

Click on "Health Insurance or Waive" on the main menu. This will bring you to the next step in the process. 1 1. Health Insurance or Waive The Cross-Reference Payment Option Screen will be presented. Please read the information and choose accordingly. For details about cross-referencing, please refer to page 73 of the 2007 Health Insurance Handbook. Open Enrollment: If you wish to begin a new cross-reference payment option, you may continue with your enrollment session. If you are already a member in a cross-reference payment option and you are not switching Plan Holders for the upcoming year, you may continue with your enrollment session. If you are already a member in a cross-reference payment option, and you wish to switch the Plan Holder for the upcoming year, you and your spouse will need to complete a paper application and submit it to your insurance coordinator. Your web enrollment session is complete. If you are already a member in a cross-referenced payment option and you would like 2 to end it, you and your spouse will need to complete separate paper applications and submit them to your insurance coordinators. Your coordinators will need to mail these applications to DEI. Your web enrollment session is complete. New Employees: If you are a new employee and wish to cross-reference, click the "Yes" button. Your spouse will need to complete a paper application and there is nothing further for you to do. Your web enrollment session is complete. If you do not wish to cross-reference, click the "No" button and proceed with your enrollment session. **Cross Reference Payment Option?** Yes

Your employment hire date, health insurance coverage start date and signature dates will be presented for your review. After reviewing these, click the "Continue" button. Hire Date: 08/01/2006 Coverage Date: 3 Employee Sign Date: Coordinator Sign Date: 08/07/2006 Continue Next, you will be asked if you wish to waive your insurance or elect insurance coverage. Waive or Elect Coverage? Do you wish to waive or elect coverage? Waive Elect Coverage If you choose to waive: Click the "Waive" button and then answer the question regarding your smoking If you are an active employee and you chose to waive, your state contribution will be deposited into a Health Reimbursement Account (HRA). There are exceptions, including but not limited to: If you are already covered under a hazardous duty retiree If you are a retiree who has returned to work and you have chosen insurance coverage under the retirement system. If you would like to elect health insurance coverage: Click the "Elect Coverage" button and fill in the requested information. The premium 4 information will be displayed on the right side of the screen. When you are satisfied with your elections, click the "Update Information" button. If you are not satisfied with your elections press "Cancel" and you will be returned to "Member Main Menu". You may begin the enrollment process again. **Change Health Insurance Information** Enter your selection for Health Insurance and click "Update Information" to save your selection and continue. If you click "Cancel" no information will be kept. Hire Date: MM/DD/YYYY Coverage Effective Date: MM/DD/YYYY Home County: Work County: 39130 - FN&A DEPT OF REVENUE Company: Plan Choice: KY EMPLOYEE HEALTH PLA Coverage Level SINGLE CW SELECT **Monthly Premium Information** Have you smoked in the last 2 months? O Yes

No Employer Amount: \$443,30 Are you or any of your dependents covered under another health insurance plan? O Yes O No Employee Amount: \$0.00 Total Amount: \$443.30 Update Information Cancel

- If you have elected a Couple, Parent Plus or Family level, you will need to add your new dependents and/or verify information for existing dependents on the next screen.
 - ❖ If you had existing dependents, you will be directed to the "Review Dependent Information" screen. From there, you may click on the "Change" button to update the dependents or click on the "Keep" button to keep all information shown and move on the next section

Review Dependent Information



- If your dependents need to be updated and you clicked on the "Change" button, you will be directed to the "Change Dependent Information" screen. A list of your dependents will be presented on the top portion of the screen for your review.
- O To delete a dependent, click on the "Delete" link shown next to that dependent. (see below)
- To edit a dependent, click on the "Edit" link shown next to that dependent. (see below)



❖ If you did not previously have dependents on your plan, you will be directed to the Change Dependent Information Screen.

Change Dependent Information

 To add a dependent, click the "Add Dependent" button in the middle of the screen, then scroll down and complete the appropriate information for each dependent you wish to add.

Add Dependent

O After completing each dependent's information, click the "Save Changes" button.

Save Changes

o When all dependents have been added, click the "Finished" button at the bottom of the screen. The Member Main Menu will appear, ready for your next enrollment choices to be entered.

D. Commonwealth Choice FSAs

Click on "Commonwealth Choice FSAs" on the main menu. This will direct you to the "FSA - Participant Selection" Menu.

2. Commonwealth Choice FSAs

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2	On the "FSA-Participant Selection" Menu, there will be three (5) choices: Plan holder Health Care FSA, Plan holder Dependent Care FSA, Spouse Health Care FSA, Spouse Dependent Care FSA and Finished. For information regarding FSAs, please refer to page 55 of the 2007 Health Insurance Handbook. FSA - Participant Selection Plan holder Health Care FSA Plan holder Dependent Care FSA Spouse Health Care FSA Spouse Dependent Care FSA Finished
3	If you or your cross-referenced spouse would like to elect a Health Care FSA, click on Plan holder Health Care FSA for your own FSA and Spouse Health Care FSA for your spouse's FSA. • Enter the amount you wish to contribute for the year. Your annual contribution: \$ 120.00 • After entering your deduction amount, click "Update Changes" at the bottom of the screen. Update Changes You will be returned to the "FSA Participant Selection" Menu.
4	If you or your cross-referenced spouse would like to elect a Dependent Care FSA, click on Plan holder Dependent Care FSA for your own FSA and Spouse Dependent Care FSA for your spouse's FSA. • Next, select the appropriate Tax Filing Status TAX FILING STATUS: Married, filing separately (Annual Max - \$ 2,500.00) • Married, filing jointly (Annual max - \$ 5,000.00) • Single, head of household (Annual Max - \$ 2,500.00) • Enter the amount you wish to contribute for the year. Your Annual Contribution: \$ 4000.00 • After entering your deduction amount, click "Update Changes" at the bottom of the screen. Update Changes You will be returned to the "FSA Participant Selection" Menu.

	When you are finished enrolling, click on "Finished". You will be returned to the "Member
5	Main Menu".

E. Enrollment Complete

1	Click "Enrollment Complete". When you have completed your enrollment elections, you will need to review all of your choices and, most importantly, accept the choices as your final elections. 3. Enrollment Complete
	The "Authorization and Certification" screen will be displayed. At this point your enrollment is not complete. • Read the information at the top of the screen. • Carefully review your health insurance, HRA and FSA elections and read the disclaimer. • Scroll down to the BOTTOM OF THE SCREEN and choose to either ACCEPT or DECLINE your selections.
2	Accept Decline
	If you do not click the Accept button at the bottom of the page, the elections and/or updates you have just made will be LOST. If you Decline your enrollment elections, you will be returned to the Member Main
	Menu to go through the enrollment process again. None of the elections that you have just made will be activated. You must enter all elections and/or updates again and ACCEPT them before they can take affect. If you ACCEPT your enrollment elections: You will receive a CONFIRMATION screen which contains your plan information and an ENROLLMENT
3	CONFIRMATION NUMBER.
	Confirmation
	Update completed! Please keep the following information for your records:
	Confirmation Number: 7D6810101939135FDA
	This confirmation is proof of your enrollment. PRINT IT. Do not throw it away.
4	Print

F. Updates and Changes

During the plan year, you may view your Health Insurance and FSA elections and update your personal information (address, phone number, etc). O To update your personal information during the plan year, please log on to "Your KEHP Online Access" at https://openenroll.ky.gov using your social security number, date of birth and your password. Refer to Section A, "Logging In", for instructions. O Your "Employee Plan Elections" Screen will be displayed. Click on the plan year. O Your personal information will be presented for your review. If you need to change this, click on "Change Information" and make your changes. O When you are finished, click on "Update Information" on the bottom of the screen. During your enrollment period, you may update any previously made elections. However, you must click on "Enrollment Complete" from the "Member Main Menu" and RE-ACCEPT your enrollment elections at the end of each enrollment session. Refer to Section E, "Enrollment Complete" for instructions on how to ACCEPT your elections. If you do not re-accept your elections each time an update is made, your updates will be lost.	1	You may update your Health Insurance and/or FSA elections anytime during your enrollment period. Once your enrollment period has expired, no further updates will be allowed.
	2	your personal information (address, phone number, etc). O To update your personal information during the plan year, please log on to "Your KEHP Online Access" at https://openenroll.ky.gov using your social security number, date of birth and your password. Refer to Section A, "Logging In", for instructions. O Your "Employee Plan Elections" Screen will be displayed. Click on the plan year. O Your personal information will be presented for your review. If you need to change this, click on "Change Information" and make your changes. O When you are finished, click on "Update Information" on the bottom of the screen. During your enrollment period, you may update any previously made elections. However, you must click on "Enrollment Complete" from the "Member Main Menu" and RE-ACCEPT your enrollment elections at the end of each enrollment session. Refer to Section E,